Support

	Support
164. A method of using a wireless device having a keypad, to transfer funds between different accounts, said method comprising:	2:21, 2:37 (Citations are to column and line numbers in the original patent
preparing the wireless device to engage in a funds transfer transaction,	5,991,749) Fig. 1A, "Ready cell phone for transaction/activity"; 4:49-51
selecting a function code corresponding to user selection of a desired funds transfer on the keypad of the wireless device,	Fig. 1B, "Enter Unique Code", 2:35-37
transmitting the selected function code, from the wireless device without further addressing, along with user identification information, the user identification information comprising wireless device identification information, to a central processing unit, in response to receipt of said function code and user	2:39, 4:12, Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec. 1:37, 2:53-56, 3:30, 3:51-
identification at said central processing unit, authorizing the desired funds transfer,	53, 4:65-5:22
said authorizing including determining, at said central processing unit, a source account identification from the user identification, and	2:50-54; 4:13, 57, 65-5:5
responding to receipt of the function code and user identification.	Fig. 1E, "Transmit confirmation/Authorization Number to Other Party", 3:8-10; 3:21, 5:45

165. The method claim 164 wherein the funds transfer	2:40-41
involves a default amount at a pre set price.	

166. The method of claim 164 wherein the funds transfer involves a variable amount and which includes the further steps of:	2:45
using the keypad to identify the variable amount, and	2:48, 4:60
sending information respecting the identified amount from the wireless device to the central processing unit.	2:49, 4:61

1.00	TDI	10.60 67 6.60 7.5
1.167	The method of claim 164 which further includes	1 Z D 3 - D / D D 3 - / L 2
107.	The memor of claim to the transfer memors	2.05 0., 0.05 / 15

	05525-00003-081
determining a destination account from the function code.	
168. The method of claim 164 which further includes identifying a destination account using said keypad.	5:37-40
169. The method of claim 164 wherein preparing the wireless device to engage in said funds transfer transaction comprises turning on the wireless device.	10:28-30
170. A method for realizing a payment transaction allowing a user, operating a wireless device having a keypad, to pay a vendor for goods or services, the method comprising:	2:21, 2:37, 3:66-4:1
preparing the wireless device to engage in the payment transaction,	Fig. 1A, "Ready cell phone for transaction/activity"; 4:49-51
receiving, at the wireless device, an instruction from the user relating to the payment transaction,	Fig. 1B, Enter Unique Code, 2:35-37; 4:50-55
sending the payment transaction instruction as a function code from the wireless device, without further addressing information, to a central processing unit to identify the payment transaction along with user identification, said user identification comprising wireless device identification information,	2:39; 4:12; 55-56 Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
determining, at the central processing unit, a source account identification from the user identification,	2:52, 4:13, 57, 65-5:21
authorizing, using the central processing unit, the payment transaction, and	1:37, 2:53-56, 3:30, 3:51- 53, 4:65-5:22
responding to receipt of the function code and user identification.	Fig. 1E, Transmit confirmation/authorization Number to Other Party, 3:8-10, 3:21, 5:45
171. The method of claim 170 wherein the payment involves a default amount at a pre-set price.	2;40-41
172. The method of claim 170 wherein the payment involves a variable amount and which includes the further steps of:	2:45
using the keypad of the wireless device to identify the variable amount, and	2:48, 4:60
sending the identified amount to the central processing unit.	2:49, 4:61

173. The method of claim 170 which further includes	2:63-67, 6:63-7:5
determining a destination account from the function code.	
174. The method of claim 170 which further includes	5:37-40
identifying a destination account using the keypad.	
175. The method of claim 170 wherein preparing the	10:28-30
wireless device to engage in the payment transaction	
comprises turning on the wireless device.	
	10.10.027
176. A method realizing a payment transaction allowing a	10:10; 2:37
user, operating a wireless device having a keypad, to pay a	
highway toll, the method comprising:	D' 1 4 6D - 1 - 11
preparing the wireless device to engage in the toll payment	Fig. 1A, "Ready cell
transaction,	Phone for
	transaction/activity", 10:28
receiving at the wireless device an instruction from the year	Fig. 2B, "Enter Unique
receiving, at the wireless device, an instruction from the user	for Tolling", 10:30
relating to the highway toll payment transaction,	10:31-39; 4:12, 4:57-58,
sending highway toll payment instruction information as a function code from the wireless device, without further	10:41; Addressing is
addressing, to a central processing unit to identify the	provided by the transmit
highway toll payment transaction along with user	channel selection. It is
identification information, said user identification	clear from the
information comprising wireless device identification	specification and
information,	drawing there is no
miormation,	further addressing, i.e.,
	no further addressing as
	claimed. See the Morrill
	Dec.
determining, at the central processing unit a source account	2:50-54; 4:13, 57, 65-
identification from the user identification,	5:5, 10:40-45
authorizing, using the central processing unit, the highway toll	10:40-42
payment transaction, and	
responding to receipt of the highway toll payment instruction.	10:42-43
177. The method claim 176 wherein the highway toll	10:25-39
payment involves a default amount at a pre-set price.	
178. The method of claim 176 wherein the highway toll	2:45
payment involves a variable amount and which includes the	
further steps of:	
using the keypad to identify the variable amount, and	2:48, 4:60
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sending the identified amount to the central processing unit.	2:49, 4:61
179. The method of claim 176 which further includes determining a destination account from the function code.	2:63-67, 6:63-7:5
180. The method of claim 176 which further includes identifying a destination account using the keypad.	5:37-40
181. The method of claim 176 wherein preparing the wireless device to pay a highway toll comprises turning on the wireless device.	10:28-30
182. A method realizing a payment transaction allowing a user, operating a wireless device having a keypad to pay a public transit fare, the method comprising:	8:49-51; 2:37
preparing the wireless device to engage in the transit fare payment transaction,	Fig 1A, Ready cell phone for transaction/activity, 4:49-51
receiving, at the wireless device, an instruction relating to the transit fare payment transaction,	9:1-30, 9:35
sending transit fare payment instruction information as a function code from the wireless device, without further addressing, to a central processing unit to identify the transit fare payment transaction along with user identification information, said user identification information comprising wireless device identification information,	9:29-35; 4:12, 4:57-58, 10:41; Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
determining, at the central processing unit, a source account identification from the user identification, authorizing, using the central processing unit, the transit fare	2:50-54; 4:13, 57, 65- 5:5, 9:64-10:6 9:37
payment transaction, and responding to receipt of the transit fare payment instruction information.	9:37-38
183. The method claim 182 wherein the transit fare payment involves a default amount at a pre-set price.	9:20-25
184. The method of claim 182 wherein the transit fare payment involves a variable amount and which includes the	9:45-57

further steps of:	2:48, 4:60, 9:11-38
using the keypad of the wireless device to identify the variable amount, and	2.40, 4.00, 9.11-38
sending the identified amount to the central processing unit.	2:49, 4:61, 9:35
185. The method of claim 182 which further includes determining a destination account from the function code.	9:1-2, 4:57
186. The method of claim 182 which further includes identifying a destination account using the keypad.	9:63
187. The method of claim 182 wherein preparing the wireless device to engage in the transit fare payment transaction comprises turning on the wireless device.	10:28-30
188. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee, the method comprising:	6:16-20; 2:37
preparing the wireless device to engage in the parking garage fee payment transaction,	Fig 1A, Ready cell phone for transaction/activity, 4:49-51, 7:13-15
receiving, at the wireless device an instruction from the user identifying the parking garage fee payment transaction,	7:1-2
sending parking garage fee payment instruction information as a function code, from the wireless device, without further addressing to a central processing unit to identify the parking garage fee payment transaction along with user identification information, said user identification information comprising wireless device identification information,	7:15-17; 4:12, 4:57-58, 10:41; Addressing is provided by the transmi channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morri Dec.
determining, at the central processing unit, a source account identification from the user identification,	2:50-54; 4:13, 57, 65- 5:5, 7:40, 7:60-8:14
authorizing, using the central processing unit, the parking garage fee transaction, and	7:24
responding to the parking garage fee payment instruction.	7:24-25
189. The method claim 188 wherein the parking garage fee payment transaction involves a default amount at a pre-set	2:40-41

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190. The method of claim 188 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of:	2:45
using the keypad to identify the variable amount, and	2:48, 4:60
sending the identified amount to the central processing unit.	2:49, 4:61
191. The method of claim 188 which further includes determining a destination account from the function code.	2:63-67, 6:63-7:5
192. The method of claim 188 which further includes identifying a destination account using the keypad.	2:67, 4:65-5:5, 5:37-40
193. The method of claim 188 wherein preparing the wireless device to engage in the parking garage fee payment transaction comprises turning on the wireless device.	10:28-30
194. A method realizing an account inquiry transaction allowing a user, operating a wireless device with a keypad, to obtain account balance information, the method comprising:	2:28-30; 2:37
preparing the wireless device to engage in account balance inquiry transaction,	Fig 1A, Ready cell phone for transaction/activity, 2:28-30, 4:49-51
receiving, at the wireless device, an account inquiry instruction identifying the account inquiry transaction,	2:35-37
sending account inquiry instruction information, from the wireless device, as a function code without further addressing to a central processing unit to identify the account inquiry transaction along with user identification, wherein the user identification information comprises wireless device identification information,	2:37-38; 4:12, 4:57-58, 10:41; Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
determining, at the central processing unit, the account identification from the user identification,	2:50-55, 4:65-5:5
authorizing, using the central processing unit, the account inquiry transaction, and	2:52-56
responding to receipt of the account inquiry transaction.	3:9-11

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195. The method of claim 194 wherein preparing the wireless device for the account inquiry transaction comprises turning on the wireless device.	10:28-30
196. A method of allowing a user with a wireless device having a keypad, to transfer funds between different accounts by transmitting and receiving communications with said wireless device, said method comprising:	2:21; 2:37
receiving from the wireless device a message including a function code corresponding to user selection of a desired funds transfer, said message further including user identification, said user identification comprising wireless device identification information, said message received without further addressing;	4:12, 4:57-58; 10:41; Fig. 1B, Enter Unique Code, 2:35-40; Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
in response to receipt of said function code and user identification, authorizing the desired funds transfer,	1:37, 2:53-56, 3:9-15, 3:30, 3:51-53, 4:65-5:22
said authorizing including determining a source account identification from the user identification, and	2:50-59; 4:13, 57, 65-5:5
responding to receipt of the function code and user identification.	2:30-3:46
197. The method of claim 196 wherein the funds transfer involves a default amount at a pre-set price.	2:38-44
198. The method of claim 196 wherein the funds transfer involves a variable amount and which includes the further steps of:	2:45
prompting for variable amount information, and	2:48-49
receiving the variable amount information.	2:48
199. The method of claim 196 which further includes determining a destination account from the function code.	2:63-67, 6:63-7:5
201. A method for realizing a payment transaction allowing a user, operating a wireless device having a keypad, to pay a vendor for goods or services by transmitting and receiving communications with said wireless device, the	3:66-4:1; 2:37,

method comprising:

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receiving a message from the wireless device including	2:35-37, 2:62; 2:67-3:7;
payment transaction instruction as a function code, without	10:30-33; 4:12; 4:57-58,
further addressing information, to identify a payment	10:41; Addressing is
transaction, said message further including user identification,	provided by the transmit
said user identification comprising wireless device	channel selection. It is
identification,	clear from the
	specification and
	drawing there is no
	further addressing, i.e.,
	no further addressing as
	claimed. See the Morrill
	Dec.
determining a source account identification from the user	2:50-54; 4:13, 57, 65-5:5
identification,	
authorizing the payment transaction, and	3:8-10, 21; 5:45
responding to receipt of the function code and user	5:40-42
identification.	
202. The method of claim 201 wherein the payment	2:40-41
transaction involves a default amount at a pre-set price.	
203. The method of claim 201 wherein the payment	2:45
transaction involves a variable amount and which includes the	2.43
further steps of:	
prompting for variable amount information, and	2:48; 4:60
receiving the variable amount information from the wireless	2:49; 4:61
device.	
	To (0 (7 (0 7 7
204. The method of claim 201 which further includes	2:63-67; 6:63-7:5
determining a destination account from the function code.	
205. The method of claim 201 which includes the further	
steps of	
1 C 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	5:40
prompting for destination account information, and receiving said destination account information from the	5:41

206. A method realizing a payment transaction allowing a user, operating a wireless device having a keypad, to pay a highway toll by transmitting and receiving communications with said wireless device, the method comprising:	2:37, 10:10
receiving from the wireless device a message including a	4:12, 57-58; 10:31-45;
highway toll payment instruction as a function code, without	Addressing is provided
further addressing, to identify the highway toll payment	by the transmit channel

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transaction, said message further including user identification information, said user identification information comprising wireless device identification information,	selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
determining a source account identification from the user	2:50-54; 4:13, 57, 65-
identification,	5:5, 10:40-45
authorizing the highway toll payment transaction, and	10:41-42
responding to receipt of the highway toll payment instruction.	10:43
207. The method claim 206 wherein the highway toll	2:41; 10:33
207. The method claim 206 wherein the highway toll payment involves a default amount at a pre-set price.	2.41, 10.33
payment involves a default amount at a pre-set price.	
208. The method of claim 206 wherein the highway toll payment involves a variable amount and which includes the further steps of:	2:45-50
prompting for variable amount information, and	2:45-50
receiving the variable amount information from the wireless device.	2:49
209. The method of claim 206 which further includes determining a destination account from the function code.	2:67; 4:65-5:5, 37-40
210. The method of claim 206 which includes the further steps of	
prompting for destination account information, and	
receiving said destination account information from the wireless device.	
211. A method realizing a payment transaction allowing a user, operating a wireless device having a keypad to pay a public transit fare by transmitting and receiving communications with said wireless device, the method comprising:	8:49-51; 2:37
receiving a message from the wireless device comprising transit fare payment instruction information as a function code, without further addressing, to identify the transit fare payment transaction, said message further including user identification information, said user identification information comprising wireless device identification information,	9:1-20, 29-35; 4:12, 57-58; 10:41 Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill

determining a source account identification from the user identification, authorizing the transit fare payment transaction, and responding to receipt of the transit fare payment instruction information. 212. The method claim 211 wherein the transit fare payment involves a default amount at a pre-set price. 213. The method of claim 211 wherein the transit fare payment involves a variable amount and which includes the further steps of: prompting for variable amount information, and receiving the variable amount information from the wireless device. 216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a flunction code, without further addressing, to identify the parking garage fee payment instruction from the user identification information, comprising wireless device identification information comprising wireless device identification information, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 218. The method of claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price. 219. The method of claim 216 wherein the parking garage fee payment transaction involves a variable amount and which		0,525-00005-061
identification, authorizing the transit fare payment transaction, and responding to receipt of the transit fare payment instruction information. 212. The method claim 211 wherein the transit fare payment involves a default amount at a pre-set price. 213. The method of claim 211 wherein the transit fare payment involves a variable amount and which includes the further steps of: prompting for variable amount information, and receiving the variable amount information from the wireless device. 216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment transaction, said user identification information comprising wireless device identification information, determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 218. The method of claim 216 wherein the parking garage 219. The method of claim 216 wherein the parking garage 2245		Dec.
identification, authorizing the transit fare payment transaction, and responding to receipt of the transit fare payment instruction information. 212. The method claim 211 wherein the transit fare payment involves a default amount at a pre-set price. 213. The method of claim 211 wherein the transit fare payment involves a variable amount and which includes the further steps of: prompting for variable amount information, and receiving the variable amount information from the wireless device. 216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment transaction, said message including user identification information, said user identification information, determining a source account identification from the user identification, authorizing the parking garage fee payment instruction, and responding to the parking garage fee payment instruction. 25.59.54; 4:13, 57, 65- identification, authorizing the parking garage fee payment instruction. 27.24 responding to the parking garage fee payment instruction. 28.60.410.6 29.35 29.36 20.37; 6:16-20;	determining a source account identification from the user	2:50-54; 4:13, 57, 65-
responding to receipt of the transit fare payment instruction information . 212. The method claim 211 wherein the transit fare payment involves a default amount at a pre-set price. 213. The method of claim 211 wherein the transit fare payment involves a variable amount and which includes the further steps of: prompting for variable amount information, and receiving the variable amount information from the wireless device. 216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, and drawing there is no further addressing as claimed. See the Morrill Dec. determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage [2:40-41] 218. The method of claim 216 wherein the parking garage [2:45]		
responding to receipt of the transit fare payment instruction information . 212. The method claim 211 wherein the transit fare payment involves a default amount at a pre-set price. 213. The method of claim 211 wherein the transit fare payment involves a variable amount and which includes the further steps of: prompting for variable amount information, and receiving the variable amount information from the wireless device. 216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, and drawing there is no further addressing as claimed. See the Morrill Dec. determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage [2:40-41] 218. The method of claim 216 wherein the parking garage [2:45]	authorizing the transit fare payment transaction, and	9:37
212. The method claim 211 wherein the transit fare payment involves a default amount at a pre-set price. 2:40-42		9:35
212. The method claim 211 wherein the transit fare payment involves a default amount at a pre-set price. 213. The method of claim 211 wherein the transit fare payment involves a variable amount and which includes the further steps of: prompting for variable amount information, and receiving the variable amount information from the wireless device. 216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, said user identification information, aid user identification information, determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.		to the same of the
payment involves a default amount at a pre-set price. 213. The method of claim 211 wherein the transit farc payment involves a variable amount and which includes the further steps of: prompting for variable amount information, and receiving the variable amount information from the wireless device. 216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said user identification information, said user identification information, said user identification information, said user identification information, determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.		
213. The method of claim 211 wherein the transit fare payment involves a variable amount and which includes the further steps of: prompting for variable amount information, and receiving the variable amount information from the wireless device. 216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said user identification information, comprising wireless device determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.	212. The method claim 211 wherein the transit fare	2:40-42
213. The method of claim 211 wherein the transit fare payment involves a variable amount and which includes the further steps of: prompting for variable amount information, and receiving the variable amount information from the wireless device. 216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said user identification information, comprising wireless device determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.	payment involves a default amount at a pre-set price.	
payment involves a variable amount and which includes the further steps of: prompting for variable amount information, and receiving the variable amount information from the wireless device. 216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, and drawing there is no further addressing, i.e., no further addressing, i.e., no further addressing as claimed. See the Morrill Dec. determining a source account identification from the user identification, authorizing the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.		
further steps of: prompting for variable amount information, and receiving the variable amount information from the wireless device. 216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, said user identification information, identification information, determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.	213. The method of claim 211 wherein the transit fare	9:7
further steps of: prompting for variable amount information, and receiving the variable amount information from the wireless device. 216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, said user identification information, identification information, determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.		
prompting for variable amount information, and receiving the variable amount information from the wireless device. 216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, said user identification information comprising wireless device identification information, determining a source account identification from the user identification, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.	- ·	
receiving the variable amount information from the wireless device. 216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, said user identification information, determining a source account identification from the user identification, determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.		9:35
216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, said user identification information, said user identification information, determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price. 218. The method of claim 216 wherein the parking garage 2237; 6:16-20; 4:12, 57-58; 7:1-12, 15-17; 10:41, Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing, i.e., no further addressing as claimed. See the Morrill Dec. 2150-54; 4:13, 57, 65-5; 9:64-10:6 2150-54; 4:13, 57, 65-5; 9:64-10:6 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.	receiving the variable amount information from the wireless	
216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, said user identification information comprising wireless device identification information, determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price. 218. The method of claim 216 wherein the parking garage 225.7; 6:16-20; 4:12, 57-58; 7:1-12, 15-17; 10:41, Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec. 2:50-54; 4:13, 57, 65-5:5, 9:64-10:6 3:50-54; 4:13, 57, 65-5:5, 9:64-10:6 3:40-41		- ·
user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said user identification information, said user identification information, said user identification information, determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.		<u> </u>
user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said user identification information, said user identification information, said user identification information, determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.		
user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said user identification information, said user identification information, said user identification information, determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.	216. A method realizing a payment transaction allowing a	2:37; 6:16-20;
parking garage fee by transmitting and receiving communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, said user identification information, said user identification information, said user identification information, determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price. 218. The method of claim 216 wherein the parking garage 2245		
communications with said wireless device, the method comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, said user identification information, said user identification information, said user identification information, determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price. 218. The method of claim 216 wherein the parking garage 225-58; 7:1-12, 15-17; 10:41, Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec. 2250-54; 4:13, 57, 65-55; 9:64-10:6 7:24 7:24 7:21-22	, , <u>, , , , , , , , , , , , , , , , , </u>	
comprising: receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, said user identification information comprising wireless device identification information, determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price. 218. The method of claim 216 wherein the parking garage 215. The method of claim 216 wherein the parking garage 216. The method of claim 216 wherein the parking garage 217. The method of claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.	1 00 0 ,	
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function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, said user identification information comprising wireless device identification information, determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price. provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec. 2250-54; 4:13, 57, 65-55, 9:64-10:6 7:24 7:21-22		, ,
parking garage fee payment transaction, said message including user identification information, said user identification information comprising wireless device identification information, drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec. determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 2:50-54; 4:13, 57, 65-5:5, 9:64-10:6 7:24 The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price. 2:40-41		
including user identification information, said user identification information comprising wireless device identification information, drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec. determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 2:50-54; 4:13, 57, 65-5:5, 9:64-10:6 2:40-41 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.		1 *
identification information comprising wireless device identification information, drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec. determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 2:50-54; 4:13, 57, 65-5:5, 9:64-10:6 7:24 responding to the parking garage fee payment instruction. 2:40-41 2:40-41 The method claim 216 wherein the parking garage price.		
identification information, drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec. determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 2:50-54; 4:13, 57, 65-5:5, 9:64-10:6 7:24 responding to the parking garage fee payment instruction. 7:21-22 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.		
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determining a source account identification from the user identification, authorizing the parking garage fee transaction, and responding to the parking garage fee payment instruction. 2:50-54; 4:13, 57, 65-5:5, 9:64-10:6 7:24 responding to the parking garage fee payment instruction. 7:21-22 217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.		
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218. The method of claim 216 wherein the parking garage 2:45		2:40-41
218. The method of claim 216 wherein the parking garage 2:45		
	price.	
	010 77 4 1 0 1 0 1 1 1 1 1 1 1 1	2.45
tee payment transaction involves a variable amount and which		2:45
	iee payment transaction involves a variable amount and which	

	includes the further steps of:
nformation, and 2:48, 4:60	prompting for variable amount information
formation from the wireless 2:49, 4:61	receiving the variable amount information to device.
	device.

219.	The method of claim 216 which includes determining	2:63-67, 6:63-7:5
a destin	ation account from the function code.	

221. A method realizing an account inquiry transaction allowing a user, operating a wireless device with a keypad, to obtain account balance information by transmitting and receiving communications with said wireless device, the method comprising:	2;28-30
receiving a message from the wireless device comprising account inquiry instruction information as a function code, without further addressing, to identify the account inquiry transaction, said message further including user identification information wherein the user identification information comprises wireless device identification information,	4:12, 4:57-58, 10:41; 2:30, 35-38, 3:37-40, Addressing is provided by the transmit channel selection. It is clear from the specification and drawing there is no further addressing, i.e., no further addressing as claimed. See the Morrill Dec.
determining the account identification from the user identification,	2:50-54
authorizing the account inquiry transaction, and	2:40
responding to receipt of the account inquiry transaction.	2:57; 3:10